



WIFLE Foundation 19th Annual Leadership Training

June 25 - 28, 2018
Westin Mission Hills
Rancho Mirage, California

Details and registration www.wifile.org



June 25-28, 2018 – SAVE THE DATE!

This year's WIFLE Leadership Training will be held at the Westin Mission Hills in Rancho Mirage, California, June 25-28, 2018. WIFLE has a full agenda planned, including key note speaker Wade Davis (former NFL player and feminist), career-relevant law enforcement and security workshops, a work-life balance seminar, Career Fair hosted by the United States Marshal Service, Flash Mentoring session with high level officials, and much more.

For those who can arrange to be at the training site on the afternoon of Monday, June 24, consider attending an optional Law Enforcement In-Flight Tactical Familiarization course. This course is designed to provide an overview of regulations pertaining to flying armed and security incidents that may be encountered on board an aircraft.

Also on June 24, you can participate in the Annual Julie Y Cross Golf Tournament to benefit the WIFLE Scholarship Fund. This year's golf event will take place at the Gary Player Signature Course on the grounds of the Westin Mission Hills in Rancho Mirage.

Go to the WIFLE website at www.WIFLE.org/leadershiptraining2018 for additional information and to register for the Leadership Training. We hope to see you there!

Healthy habits for a happy heart

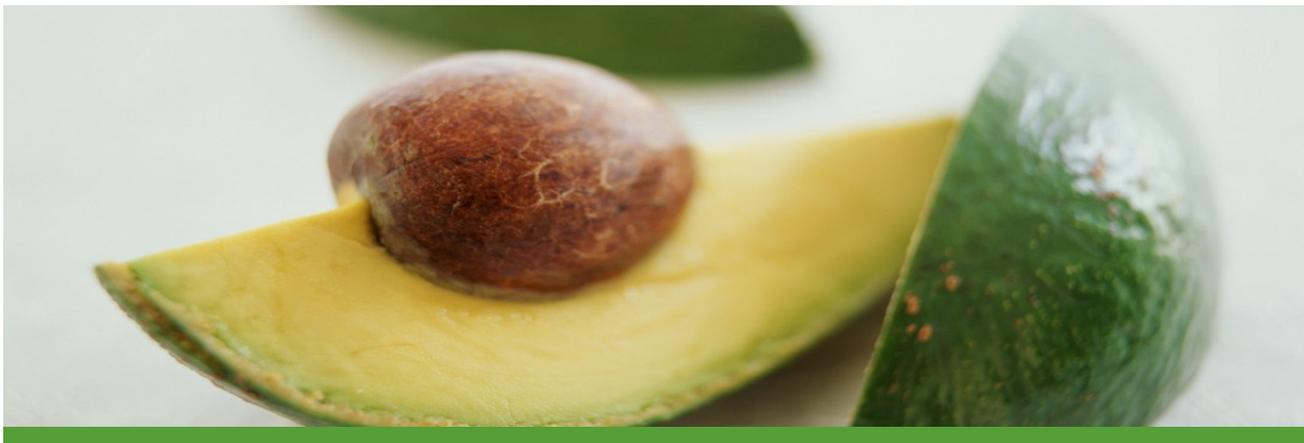
You can help avoid future heart problems by making healthy changes today. And the same habits that help keep your heart strong also reduce your risk for other diseases — another good reason to take these health tips to heart.

Know your numbers

Get regular screenings with your doctor to keep tabs on your blood pressure and body mass index (BMI). Blood pressure over 120/80 and BMI of 25 or higher are both linked to increased risk for heart disease and stroke.*

Stand up for your health

The more you sit, the higher your risk for heart problems. Try standing when you'd normally sit, like when you're watching TV — or setting a reminder on your phone to get up and move once an hour.



WANT TO SHOW YOUR HEART SOME MORE LOVE?

Visit kp.org/heart and follow us [@kpthrive](https://twitter.com/kpthrive).

*American Heart Association

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NEW: Member Card Available to Download/ Print or Save to your Tablet or Phone

Members can access their member card from their profile in

the WIFLE online database. For new members, you will receive a card and a WIFLE lapel pin; for renewing members, you

will download, save or print your card from your member profile. To access your profile:)wifile.org)top right click Member Login)enter your email and password)click the link View profile to access your card.

Design card



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Contact Van Riley, Senior Assistant Director: (845) 575-3981 | Van.Riley@Marist.edu



Message from Catherine Sanz, WIFLE Executive Director

WIFLE Sponsor - Starr Wright USA

Please welcome our newest sponsor Starr Wright USA. Frank Wright, the founder of the company, understood the liability risks of being a federal employee and founded the Federal Employees Professional Liability Insurance Program in 1965 to help protect federal employees' careers under the name Wright USA. In 2016, Starr Companies purchased Wright USA and today the company is known as Starr Wright USA. Starr Companies is one of the fastest growing insurance companies in the world and was founded by Cornelius Vander Starr in 1919.

In addition to employee liability insurance, Starr Wright USA also provides insurance covering:

- Federal Contractors' & Former Federal Employees' Professional Liability Insurance
- Accident Insurance
- Dental Insurance
- Disability Insurance
- Life Insurance
- Umbrella Liability Insurance

As a WIFLE member, you will receive a discount from Starr Wright USA on your professional liability insurance. You may access this discount by logging into the "members only" section of the WIFLE website, where you will find a direct link to Starr Wright USA.

Professional liability insurance has become an important part of planning a successful career in law enforcement. If you have not yet made a decision on insurance, please take the time to research the products that best fit your career.



**STARR
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USA**

FEDERAL EMPLOYEE PROGRAM ADMINISTRATOR

Starr Wright USA
Federal Employee Professional Liability Insurance
800-424-9801 support@wrightusa.com
405 Silverside Road Suite 102B
Wilmington, DE 19809 <http://www.wrightusa.com/>

Retirement: What's Your Plan?

With increased longevity and medical advancements, many retirees are concerned about the possibility of outliving their savings. And when it comes to retirement, you want to enjoy it—and that means you want to be prepared. There are many considerations to think about in retirement besides your living expenses, such as where you live, family support, your health, and the rising costs of care. That's why it's so important to plan now for any long term care you may need. Long term care is the ongoing care you need if you can no longer perform everyday tasks by yourself due to chronic illness, injury, disability, or the aging process. This type of care is expensive, and is generally not covered by traditional types of insurance plans or Medicare.



The Federal Long Term
Care Insurance Program™

www.LTCFEDS.com

One common misconception about long term care is that it is primarily nursing home care. Actually, most long term care is provided at home by a family member, friend, or home health aide. Long term care is also available within the community at adult day care centers. Additionally, assisted living is an option for those who can no longer live at home, but need only a limited amount of support. Friends and family are often the first people called upon to provide care. However, assuming the role of caregiver can have a significant financial and emotional impact. Without support or assistance, these caregivers can suffer from depression, lost wages, physical injury, and disrupted personal relationships. There is a great deal of freedom when it comes to creating the best plan of care for your needs. Planning for long term care can be unpleasant. But considering the high costs of care and the toll on family caregivers, it's essential to consider as many options as possible should the need arise.

Face the future with confidence

Applying* for long term care insurance such as the [Federal Long Term Care Insurance Program \(FLTCIP\)](#) can be a smart way to help protect everything you've worked for during your retirement.

Since 2002, the FLTCIP has offered Federal employees and annuitants the opportunity to take control of their future long term care needs by applying for long term care insurance. The program offers benefits and features that are customizable to meet your needs.

Your choice of caregiver and setting

Today, many individuals prefer to remain at home, rather than receive long term care in a facility, such as an assisted living facility or a nursing home. The FLTCIP can give enrollees confidence that, if a long term care event occurs, their long term care insurance will help reimburse for care in the setting of their choice. If home care is your preference, you'll be pleased to know the FLTCIP includes a range of services that support care in your home, helping you maintain quality of life in familiar surroundings.

The FLTCIP covers approved care provided at home by informal caregivers such as friends, family members, and other private caregivers, as well as formal care by licensed caregivers. Informal caregivers cannot have lived with you at the time you became eligible for benefits, but they can live in your home



after you become eligible. The program also provides reimbursement for actual covered services you incur up to 100% of your daily benefit amount. This feature can be especially attractive to individuals who value their independence and worry about relying on a loved one should they need care. Having such coverage helps spouses maintain their current lifestyle and minimizes the financial and emotional sacrifices adult children are often asked to make when a long term care event occurs.

Understanding some of the burdens commonly associated with caregiving, the FLTCIP also reimburses for respite care, so your family caregiver can take much-needed time off. This benefit is covered up to 30 times your daily benefit amount per calendar year. Once you're determined to be benefit eligible, the FLTCIP's stay-at-home benefit can help you remain at home safely and maintain your quality of life. Valuable stay-at-home covered services may include care-planning visits, modifications to your home, an emergency medical response system, durable medical equipment, caregiver training (training an informal caregiver to perform personal care services at the enrollee's home), and home safety checks. Services are covered up to 30 times your daily benefit amount in your lifetime.

As you consider long term care insurance and enrolling in the FLTCIP, think about how you would like to receive care and by whom. Keep in mind that even when home care is provided by a licensed caregiver, a small amount of informal assistance can often make the difference in whether you are able to stay at home or need to move to a facility setting. And being able to reimburse your informal caregiver can sometimes make the difference in whether he or she is able to provide the care you need.

Start planning today

To determine if the FLTCIP is right for you, visit LTCFEDS.com to access a suite of online planning tools.

For personalized assistance, call **1-800-LTC-FEDS** (1-800-582-3337) TTY 1-800-843-3557 to speak with a program consultant. They are available to answer any questions you may have and can walk you step-by-step through the plan design and application process.

*Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. You need to apply to find out if you qualify for coverage under the FLTCIP.

More about the FLTCIP

Established by an act of Congress in 2000 and overseen by the U.S. Office of Personnel Management (OPM), the FLTCIP is designed to meet the specific needs of the Federal family. The long term care insurance under the FLTCIP provides industry-leading benefits and offers flexible options that allow enrollees to tailor coverage to meet their needs.

The Federal Long Term Care Insurance Program is sponsored by the U.S. Office of Personnel Management, insured by John Hancock Life & Health Insurance Company, and administered by Long Term Care Partners, LLC.

The High Stakes Gamble of Workplace Romance

*By June Werdown Rogers, PhD
DEA Special Agent in Charge (Retired)*



I recall thinking that if just one more person asked me if my husband was also an agent, I would probably scream. Sometimes the undertone suggested an inability to attract the attentions of suitors outside of work. At other times, the inference was that women seek the ranks of law enforcement primarily to find a mate. Really!

While it *was* annoying to get the “is your husband an agent” question, it does happen that workplace relationships sometimes lead to marriage. You probably know at least one intra-office-couple, and have a strong opinion about it – so does just about everyone else.

“Can you still date a co-worker?” was recently posed on LinkedIn.com (2018) with some interesting responses. Comments were consistent with experiences. Those who had good results thought dating at work is fine while those encountering “drama” suggested more caution. Currently, in America, most workers still get to decide how to approach workplace dating, but things are changing.

In this climate of heightened sexual harassment awareness and possible liability, companies are developing policies to protect themselves. The LinkedIn article reported the so-called “love contract,” where agencies require lovers to acknowledge that their relationship is consensual and to avoid displays of affection at work. This approach is decidedly different from the federal government’s attempts at regulating love.

Even consent is not enough to satisfy the standards of anti-fraternization policies in the U.S. military. In essence, officers and enlisted personnel cannot date or engage in sexual relations. This position has carried over into the paramilitary organizations of law enforcement with relationships between supervisors and subordinates considered taboo. If not outright prohibited in writing, direct supervisors engaged in relationships with their subordinates certainly is frowned upon and can be regarded as “conduct unbecoming.” But what of people where rank is not an issue?

As of now, outcomes predict federal agency response relative to romantic relationships. For the most part if all parties are content, most couples are left alone. So if you live “happily ever after,” you are less likely to encounter difficulty. However, if news headlines outline text messages between you and your significant other, beware. Even in the face of intense public scrutiny, it is unlikely that policies in a civilian world could be effective in regulating office romances. Still, a woman in federal law enforcement would do well to set her own rules about workplace dating considering factors that may affect her career. As you evaluate your stance, here are a few things to consider:

How will this partner react if the relationship does not work out?

Can I trust this person to guard our privacy?

Does this person value his or her career as much as you do yours?

Is there an aspect of your relationship that could prove embarrassing to you or your agency?

If it does work out, are you prepared for the inevitable reassignments from one or both of your work units?

Endeavor to control what you can, since matters of the heart *can* be unpredictable. Given this uncertainty, the biggest question is, are you willing to risk all?

Considering a degree in Homeland Security and Emergency Management (HEM)?

Excelsior College's School of Public Administration offers Bachelor of Science in Homeland Security and Emergency Management (HEM).

There are over a dozen different categories of critical infrastructure. Sectors include power (generation, transmission, consumption), banking, food supply, transportation, and medicine. If any of these interdependent systems fail, then the rest of our complex society may be severely impacted. Disruption stems from natural events like floods and earthquakes, accidents like train derailments and faulty sensors that lead to electrical transformer explosions, and malicious acts like sabotage and terrorism. Protecting critical infrastructure requires preparedness, response, disaster mitigation, and recovery.

Excelsior College's HEM degree provides a sequence of courses that address details of each component in a complex society. These building blocks, taken together, provide the graduate with a broader understanding of the whole system, the interconnections of critical infrastructure sectors, and how we try and protect our society. Required courses include:

Introduction to Homeland Security,
Emergency Management,
Domestic Terrorism,
Security Planning and Assessment, and
Infrastructure Security and Policy.



Additional course work is available in emphasis areas like agency management, counterterrorism, cybersecurity, emergency response health management, or an open emphasis selected by the student and academic advisor.

To learn more about this degree, visit: [Excelsior College School of Public Service](http://www.excelsior.edu/school-of-public-administration/)

To learn more about WIFLE's partnership with Excelsior, visit: <http://www.excelsior.edu/web/partners/women-in-federal-law-enforcement> or call 844-843-9296. If you are a veteran or active duty military, call 844-843-9299. Mention you are with WIFLE to ensure you get partnership discounts and other benefits. Expect more. Get More.



Premier Professional Liability Protection



What Is My Liability Exposure and Why Do I Need Professional Liability Insurance?

Professional liability insurance (PLI) often becomes necessary when there is a major event, operational event, or one that results (or is alleged to result) in safety concerns, public alarm, injury, death, oversight or a security vulnerability or breach. Any of these can expose you to civil suits or to OIG, internal affairs, congressional, agency or management investigations for which you will be on your own as far as defending yourself.

While the Department of Justice (DOJ) will represent you in many civil suits with some level of immunity to avoid personal liability, this is not always the case. There are lawsuits filed against federal law enforcement officers in which DOJ will not provide a defense—even when the employee is acting within his or her scope of employment—and for which the agent can be held personally liable.

With FEDS Protection, you get private legal defense and the policy will indemnify you for civil suits up to \$1,000,000 or \$2,000,000 if you are acting within scope of employment but DOJ determines it is not in the interest of the U.S. to defend (this is a discretionary decision on behalf of DOJ). Most civil suits against LEOs allege a violation under the 1st, 4th, 5th or 8th Amendment arising out of an enforcement action.

FEDS Protection also includes an administrative defense provision entitling federal LEOs accused of some kind of job-related wrongdoing to have defense counsel appointed and the related legal fees paid for in an administrative investigation, disciplinary action, judicial sanction proceeding and criminal defense proceeding.

Additionally, FEDS offers true "LEOSA" (Law Enforcement Officers Safety Act) coverage. While the LEOSA Acts allow qualified LEOs to act, they do not shield from civil and criminal liability exposure. This becomes a concern if the agency finds you acting outside of scope, outside of the interest of the United States to defend, and/or outside agency LEOSA authority for off-duty incidents. While we carefully designed this coverage to fill the LEOSA civil exposure gaps similar to on-duty civil liability gaps, we suggest you consider: 1) your agency's off duty authorization, 2) how and when you carry when off-duty or not on assignment, and 3) how and when you would involve yourself in a particular situation.

Visit our website at www.fedsprotection.com for complete terms and conditions. Email us at [feds@fedsprotection](mailto:feds@fedsprotection.com) with questions or to request brochures.

It takes 5 minutes to get your coverage in place. You can call 866.955.FEDS Monday – Friday between 8am – 6pm ET or enroll online anytime at www.fedsprotection.com.

After agency reimbursement and the WIFLE discount (code: WIFLE), the out of pocket cost is less than \$150 per year for the \$1,000,000 policy.

Your Federal Benefits Explained

by Sandra K. Harman, President, Harman & Associates, Inc.



Life Insurance Beneficiary

Things most people don't think about when naming a beneficiary for life insurance:

The First Area is Naming a Minor Child

Life Insurance Companies cannot pay the life insurance proceeds directly to a minor and in most cases they will not hold the proceeds until the beneficiary attains age of majority (if they would hold the proceeds, is that really what you would want). Insurance companies will rely on the court appointing a guardian, which is costly and considered a public record. You can avoid this by either creating a trust or making legal arrangements for someone to manage the money, in essence naming a guardian. However, naming someone as the beneficiary gives the proceeds to that person for their benefit; you cannot establish requirements or restrictions. You can think, assume or hope that the person you have named as beneficiary will use the proceeds for the benefit of your minor child but you cannot require it or guarantee it.

It is better to set up a trust to benefit the child and name the trust as the beneficiary of the policy. This type of trust is established in your will. It does not have any assets in it until you die and is known as a testamentary trust.

The second area is well intentioned, but can be problematic. If you name a child with a disability as beneficiary, it could result in the special needs individual no longer qualifying for government assistance. Anyone who receives a gift or inheritance of more than \$2,000 is disqualified for Supplemental Security Income and Medicaid, under federal law.

Forgetting that you live in a Community Property State

Generally, you can name anyone including a nonprofit organization or trust as a beneficiary. However in Community Property States, your spouse would have to sign a waiver of their rights to the proceeds if you designate anyone else as beneficiary.

The Community Property States are:

- Arizona
- California
- Idaho
- Louisiana
- Nevada
- New Mexico
- Texas



Washington

Wisconsin

Alaska and Tennessee are opt-in States, where spouses can elect to participate in the community-property laws. But they must remember that the community-property laws work both ways.

In essence, if after opting-in they should win a lottery, it will be shared.

Making Life Insurance Proceeds Taxable

Life insurance proceeds are generally tax-free with one exception: if different people play the roles of policy owner, the insured and the beneficiary. If separate people are in each role the death benefit could count as a taxable gift to the beneficiary.

If a husband owns a policy on his wife and name's their children as beneficiaries, this effectively creates a gift of the proceeds. The husband, the giver of the gift would be the one who would be subject to the gift tax, if the amount of the policy exceeds the federal gift tax limit which is \$15,000 per recipient for 2018.

Wills Never Supersede a Designation of Beneficiary (No Matter How Out-of-Date)

Regardless of what is in your will, the Designation of Beneficiary form will be complied with. Remember that in addition to Designation of Beneficiary forms for life insurance including the FEGLI (SF-2823) within your federal benefit package, you should also keep the TSP-3 for your Thrift Account, SF-1152 unpaid compensation if you should die as an employee and the SF-3102 for your contributions to the FERS fund if you should die before they are recovered and there is no one eligible for a monthly survivor's benefit. Make sure to keep all Designation of Beneficiary forms updated. No matter how old and outdated your designation is, it will be complied with unless you have cancelled or superseded it with a signed, witnessed, dated, properly processed designation.

Pay Attention to Details

List beneficiaries by name, include their social security numbers, and addresses so that the insurance company doesn't have to search for "my children" which can result in lengthy delays. Don't forget to include instructions if one or more named beneficiaries predeceases you, per stirpes meaning by branch of the family or per capita meaning by head. For example, if you have two children to whom you would want your assets to go, or to the grandchildren if either child pre-deceases you. If one child has three children and the other has one child. If your child who has three children predeceases you and your assets were distributed 'per stirpes' half of your assets would go to your three grandchildren and the other half would go to your child. Under per capita the money would be divided equally among the three grandchildren and your surviving child in essence each would receive 25%.

Follow-up with contingent, or if living, otherwise to beneficiaries. If there is no living beneficiary, the life insurance proceeds typically goes into the estate and becomes subject to probate. There are two problems with that: (1) heirs might wait a long time before getting the proceeds, and (2) life insurance proceeds are normally protected from creditors, but once it becomes part of the estate it is open to creditors' claims.



OSC Issues Revised Guidance on the Hatch Act and the Use of Social Media

By Peter J. Jeffrey, Esq., Member, The Jeffrey Law Group, PLLC, *The Federal Employee's Law Firm* ®

The Congressional mid-term elections may still be more than 6 months away, but in this time of “staying woke” and the “Me Too” movement, issue-based discussions can quickly turn into partisan political discussions. The fact that many of these discussions are taking place via social media has made it even easier for federal employees to run afoul of the Hatch Act. In February 2018, the U.S. Office of Special Counsel (OSC) very mutedly published its revised “Hatch Act Guidance on Social Media” regarding when federal employees’ use of social media would violate the Hatch Act. (See <https://osc.gov/Pages/Hatch-Act-Social-Media-and-Email-Guidance.aspx>). Federal employees should take heed of this guidance, as the default Hatch Act penalty is removal.

In general, as noted by the OSC in its newly revised guidance, the Hatch Act prohibits all federal employees from using social media for partisan political purposes: (1) when on duty or in the federal workplace; (2) to solicit, accept, or receive political contributions; and (3) from using their official authority or influence to affect the outcome of the election. In the age of telework and smartphones, this first general prohibition is far too easy for a federal employee to unknowingly violate. For example, posting, liking, sharing or retweeting partisan messages, even from your personal mobile phone when teleworking from home, or during your lunch break in a federal building or on a federal campus violates the Hatch Act. Further, even if you use an alias on social media, you are still prohibited to like, follow, friend, share, or retweet partisan political messages while teleworking or in a federal building.

Further, if you display a political party, or current campaign logo, or the photograph of a candidate in a partisan race, as a profile picture on personal Facebook or Twitter accounts, you may not post, share, tweet, or retweet on those social media accounts while on duty or in the workplace. Because your profile picture accompanies most actions on social media, each time you use your account to post, share, tweet, or retweet, each such action would show your support for a political party, candidate in a partisan race, or partisan political group, even if the content of the post, share, tweet, or retweet is not about those entities.

Last, be forewarned that, in certain situations, the OSC may consider your personal media account an official social media account. Specifically, the OSC may consider a personal media account an official social media account if: “(1) the account contains little to no personal content; (2) the account identifies the individual as a federal employee; (3) the account extensively uses photographs of the employee’s official activities; (4) the account often references, retweets, likes, comments, or otherwise shares material related to official activities; or (5) the account is linked to an agency website or other official page.” For example, in its revised guidance, the OSC states:

You are a federal employee and maintain only a personal Twitter account. While you have some personal posts about family vacations and events with friends, most of your posts are retweets of your agency’s initiatives and photographs of you at official events. You may not use this account to make posts directed at the success or failure of a political party, candidate in a partisan race, or partisan political group.

(<https://osc.gov/Pages/Hatch-Act-Social-Media-and-Email-Guidance.aspx>). Completely unhelpful, is that the OSC does not consider anyone factor dispositive. So, if you generally have not been political in your use of social media, but have engaged or promoted your specific agency’s use of social media, under this guidance, the OSC has now prohibited you from using your personal social media account at any time for political partisan purposes.

For practical purposes, to avoid running foul of the Hatch Act, you should only access your personal social media accounts away from the office and when off duty. Specifically, avoid the urge to check Facebook or Twitter during work hours, even if you are telecommuting. Last, if you want to engage or promote your agency’s use of social media, set up a second social media account for that purpose only – otherwise the OSC may consider your personal social media account an official social media account.

The information contained in this article is of a general nature and is subject to change; it is not meant to serve as legal advice in any particular situation. For specific legal advice, the authors recommend you consult a licensed attorney who is knowledgeable about the area of law in question.